

**Information to identify the case:**

Debtor 1 **Sang S Lee**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
  
United States Bankruptcy Court **District of New Jersey**  
Case number: **16-24534-ABA**

Social Security number or ITIN **xxx-xx-8976**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sang S Lee

10/28/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Sang S Lee  
 Debtor

Case No. 16-24534-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Oct 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2016.

db	+Sang S Lee, 1630 Tilton Rd, Northfield, NJ 08225-1829
516312817	+Amity Associates, Po Box 123, Mount Freedom, NJ 07970-0123
516312821	+Hartford Insurance Company, 1515 Market St, Philadelphia, PA 19102-1921
516312822	+Isola Law Group, LLC, 405 West PIne St, Lodi, CA 95240-2023
516312823	+Kristina G Murtha, Esq, 701 Market St Sutie 5000, Philadelphia, PA 19106-1538
516312825	+New Jersey Dept of Env Prot (DEP), 22 South Clinton Ave, Trenton, NJ 08609-1212
516312826	+Ray Jamesbnk/dovenmueh, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
516312827	+Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 28 2016 22:41:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 28 2016 22:41:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516312818	+EDI: BANKAMER.COM Oct 28 2016 22:38:00 Bank of America, PO Box 26012, Greensboro, NC 27420-6012
516312820	+EDI: CAPITALONE.COM Oct 28 2016 22:38:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516431831	EDI: RMSC.COM Oct 28 2016 22:38:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516312828	+EDI: USAA.COM Oct 28 2016 22:38:00 Usaa Svg Bk, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516312819\* +Bank of America, PO Box 26012, Greensboro, NC 27420-6012

516312824\* +Kristina G Murtha, Esq, 701 Market St Sutie 5000, Philadelphia, PA 19106-1538

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Raymond James Bank dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
 jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net  
 Francis P. Cullari on behalf of Debtor Sang S Lee cullari@comcast.net

TOTAL: 3